



PATENT  
Docket No. 482772000500

CERTIFICATE OF HAND DELIVERY

I hereby certify that this correspondence is being hand filed with the United States Patent and Trademark Office in Washington, D.C. on February 25, 2002.

*N. Slaveter*  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

Kirk WATKINS

Serial No.: 09/497,142

Filing Date: February 3, 2000

For: A SYSTEM AND METHOD FOR  
USING A PAYROLL DEDUCTION  
CARD AS A PAYMENT INSTRUMENT

Examiner: Charles R. Kyle

Group Art Unit: 2164

#13/a  
D. Cothran  
2/28/02

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FEB 27 2002  
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AMENDMENT UNDER 37 C.F.R. §1.111

Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Office Action dated November 30, 2001, please amend this application as follows:

IN THE CLAIMS:

Please cancel claims 8-9, 13-17, 19-23, and 26-52 without prejudice or disclaimer.

1. (Amended) A method comprising:

establishing a payroll deduction card account to enable an employee to charge a purchase to said payroll deduction card account to pay for a purchase made from a participating merchant;